HOUSING MARKET INFORMATION

HOUSING NOW
Hamilton and Brantford CMAs

CANADA MORTGAGE AND HOUSING CORPORATION

Date Released: December 2009

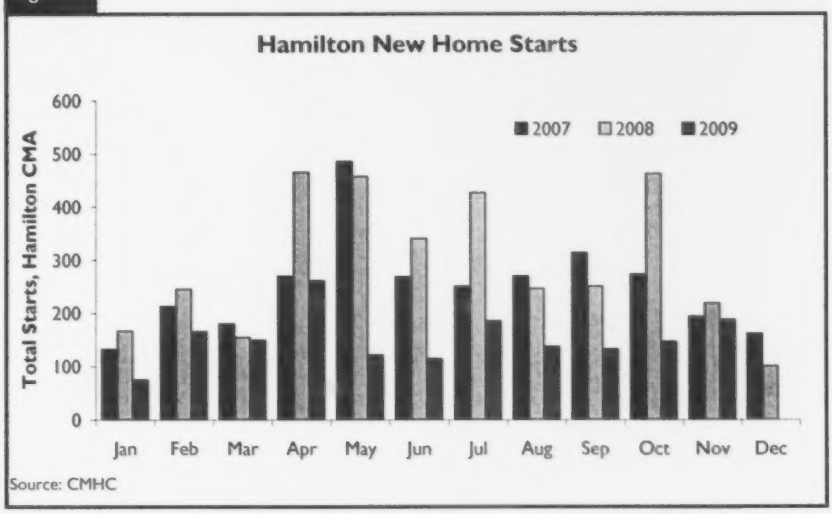
New Home Market

November Starts Fell 14 Per Cent

New home starts in the Hamilton Census Metropolitan Area (CMA) declined just 14 per cent in November from the same month last year. This was the smallest year-over-year decline in starts since March. More semi-detached starts in Burlington contributed to a 35 per cent rise in starts in that municipality, while the 134 single-detached, semi-detached, and townhouse starts lagged just 11 per cent behind a year ago in the City of Hamilton.

The total number of starts for the first 11 months of year was down by approximately 50 per cent as compared to the same period of 2008. There were 1,672 starts by the end of November and as compared to 3,429 during the same period

Figure 1



Source: CMHC

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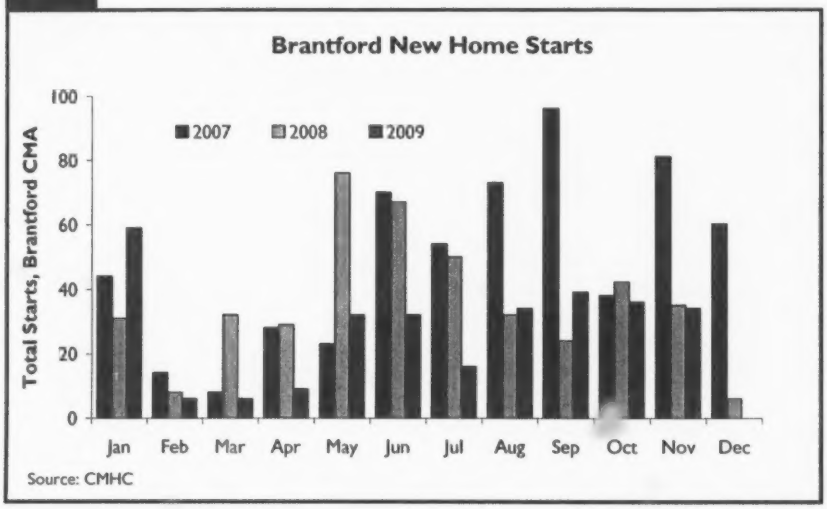
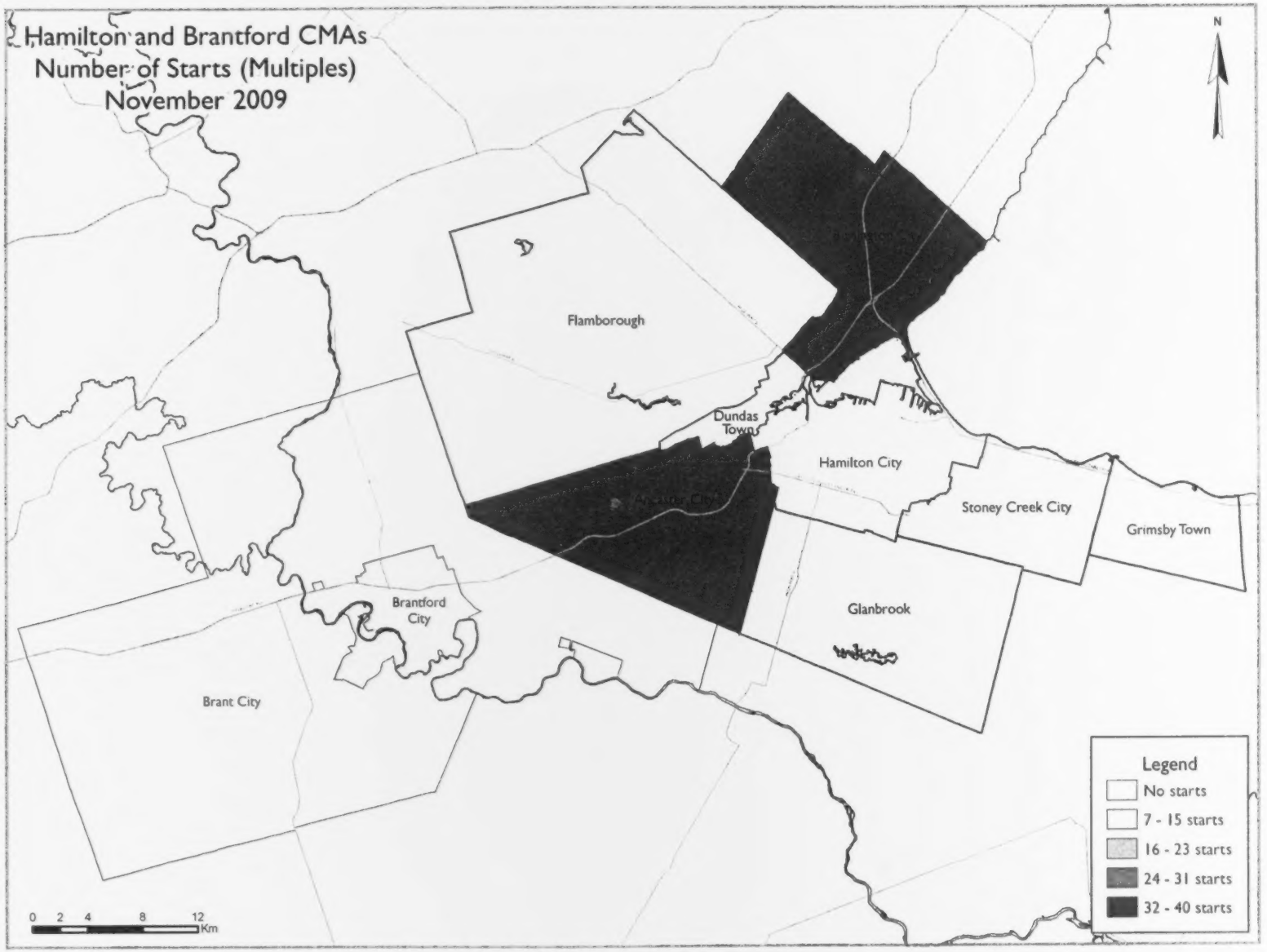
Figure 2

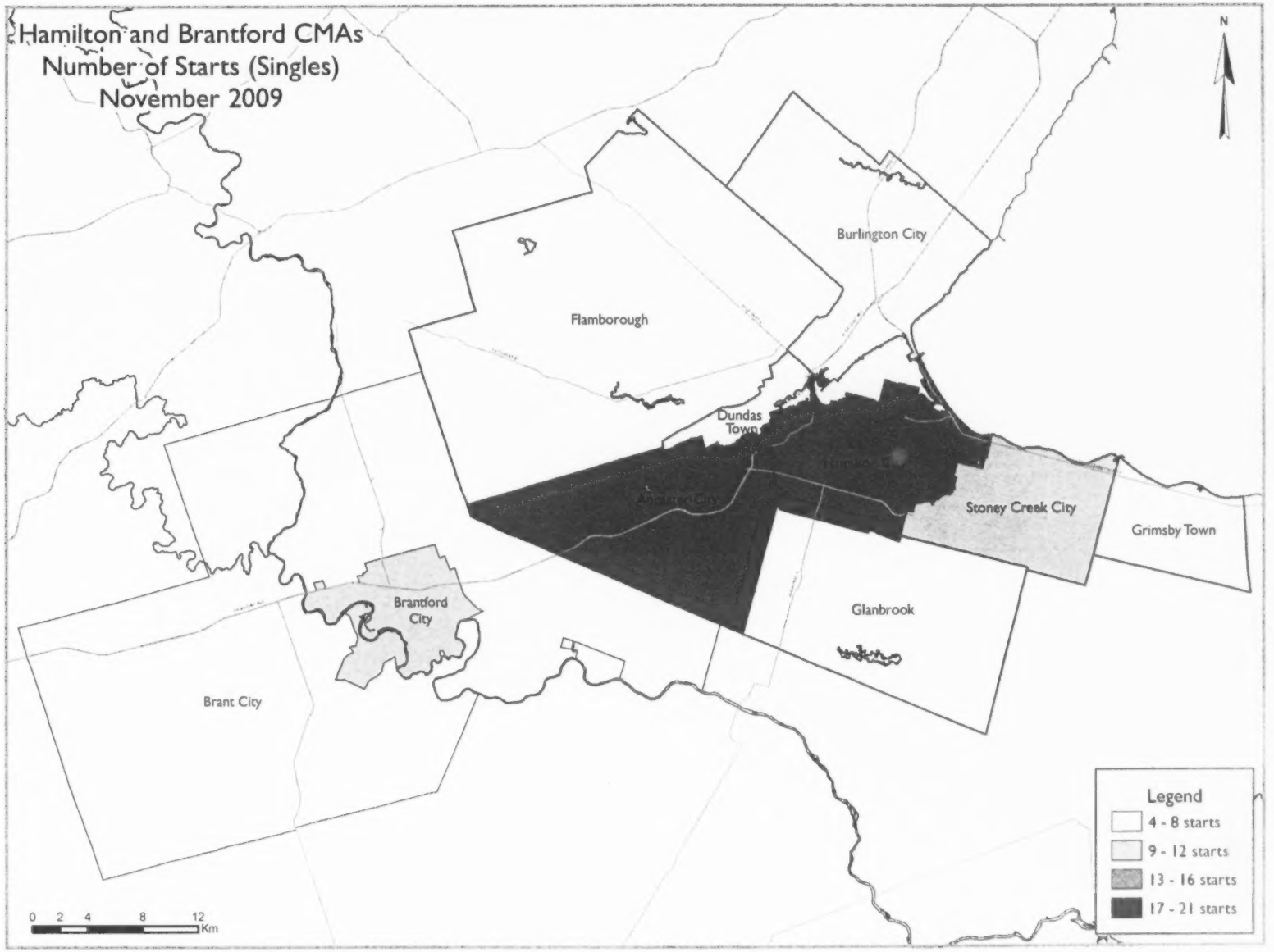


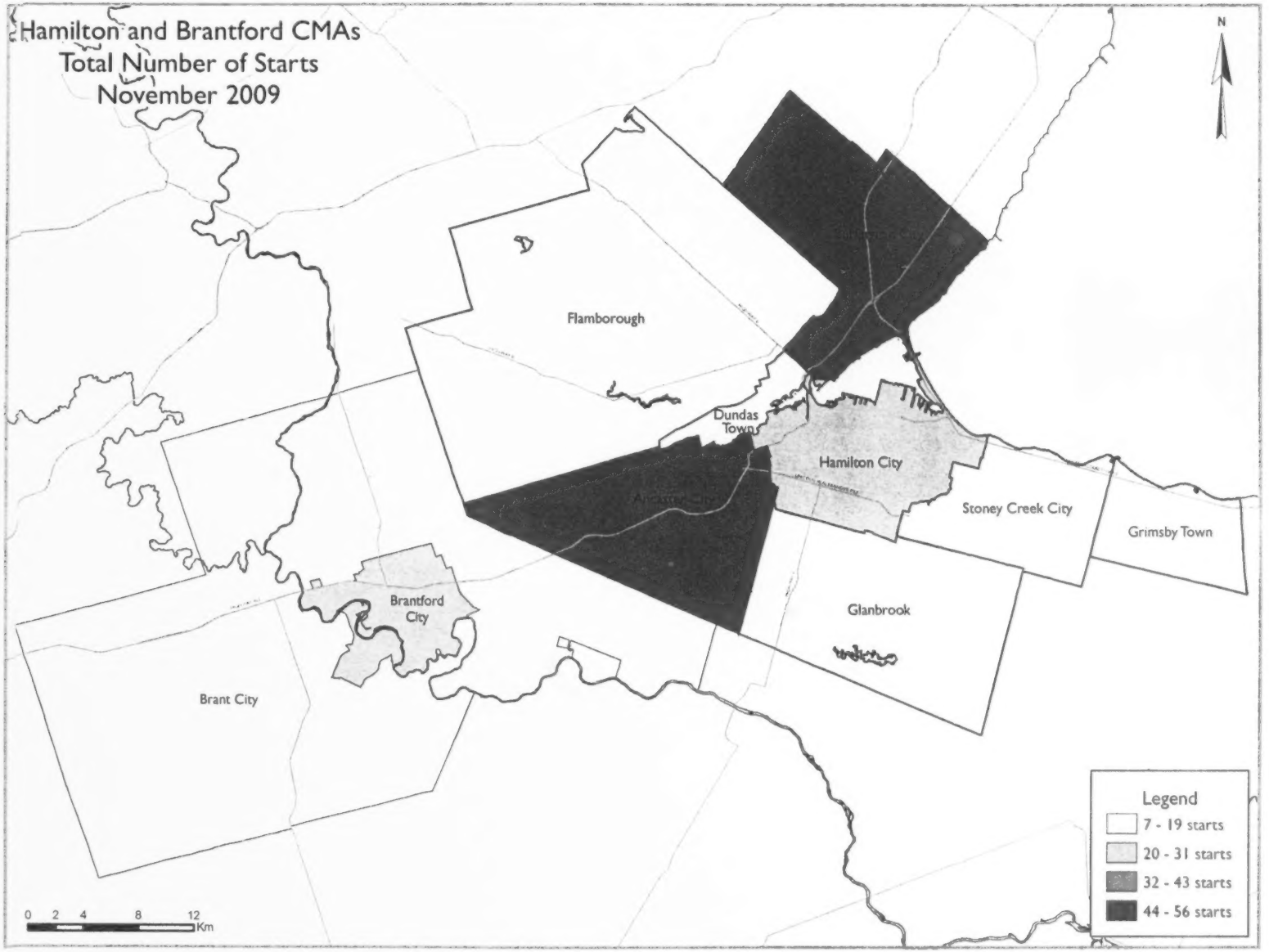
last year. Approximately 48 per cent of the starts this year were single-detached starts, while semi-detached, townhouse and apartment starts made up the rest. By sub-market, 37 per cent of the starts were in Burlington, where starts were also behind by approximately 50 per cent.

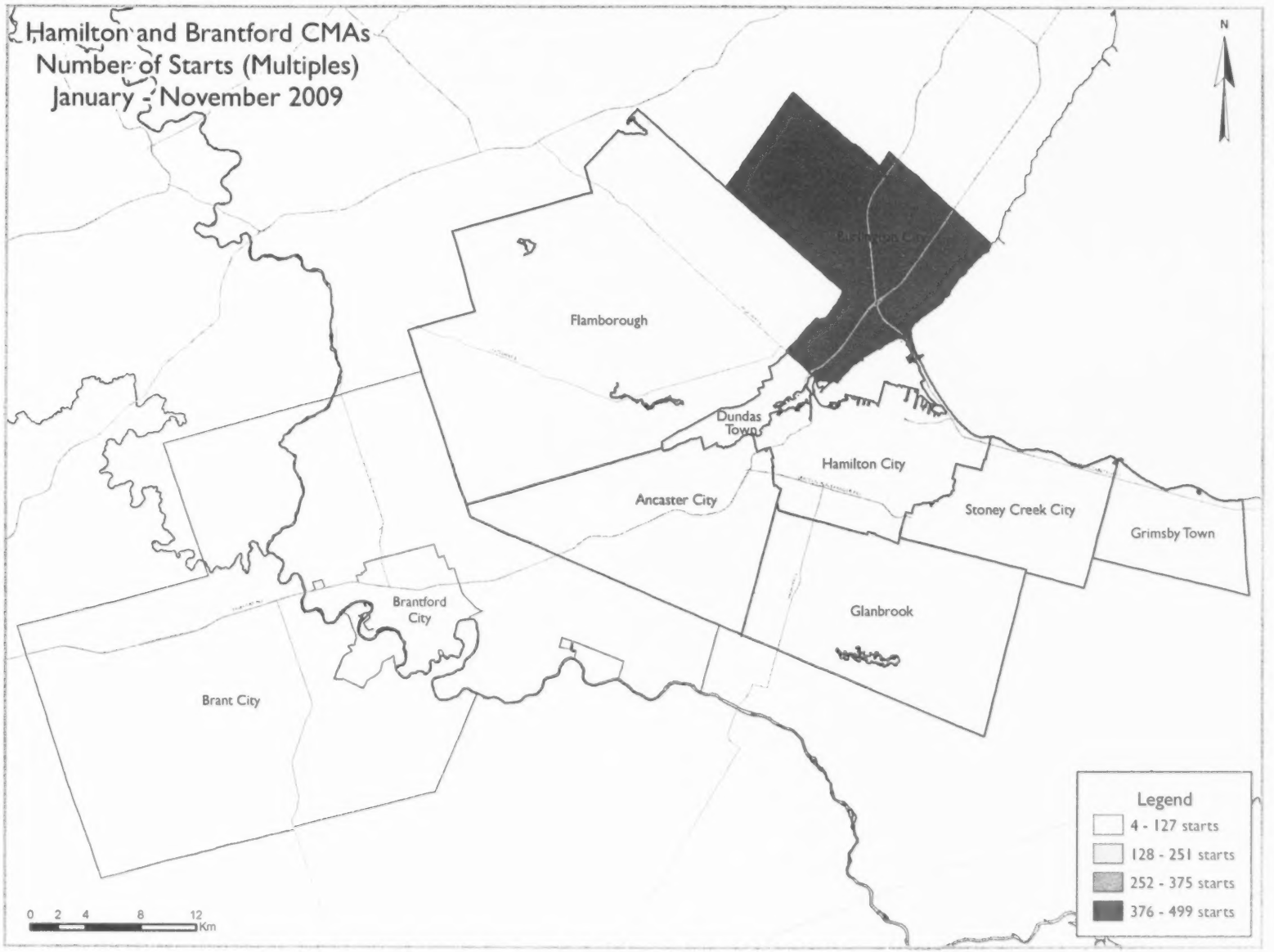
Lower starts this year has meant that units under construction were also behind. There were 2,238 units under construction this year as compared to 3,206 last year when starts were higher. Those starts translated into more completions this year, particularly in the condo market. Completions of townhouses and apartment condos more than doubled this year to reach 783 units by the end of November. In addition, there were 123 new rental apartments completed.

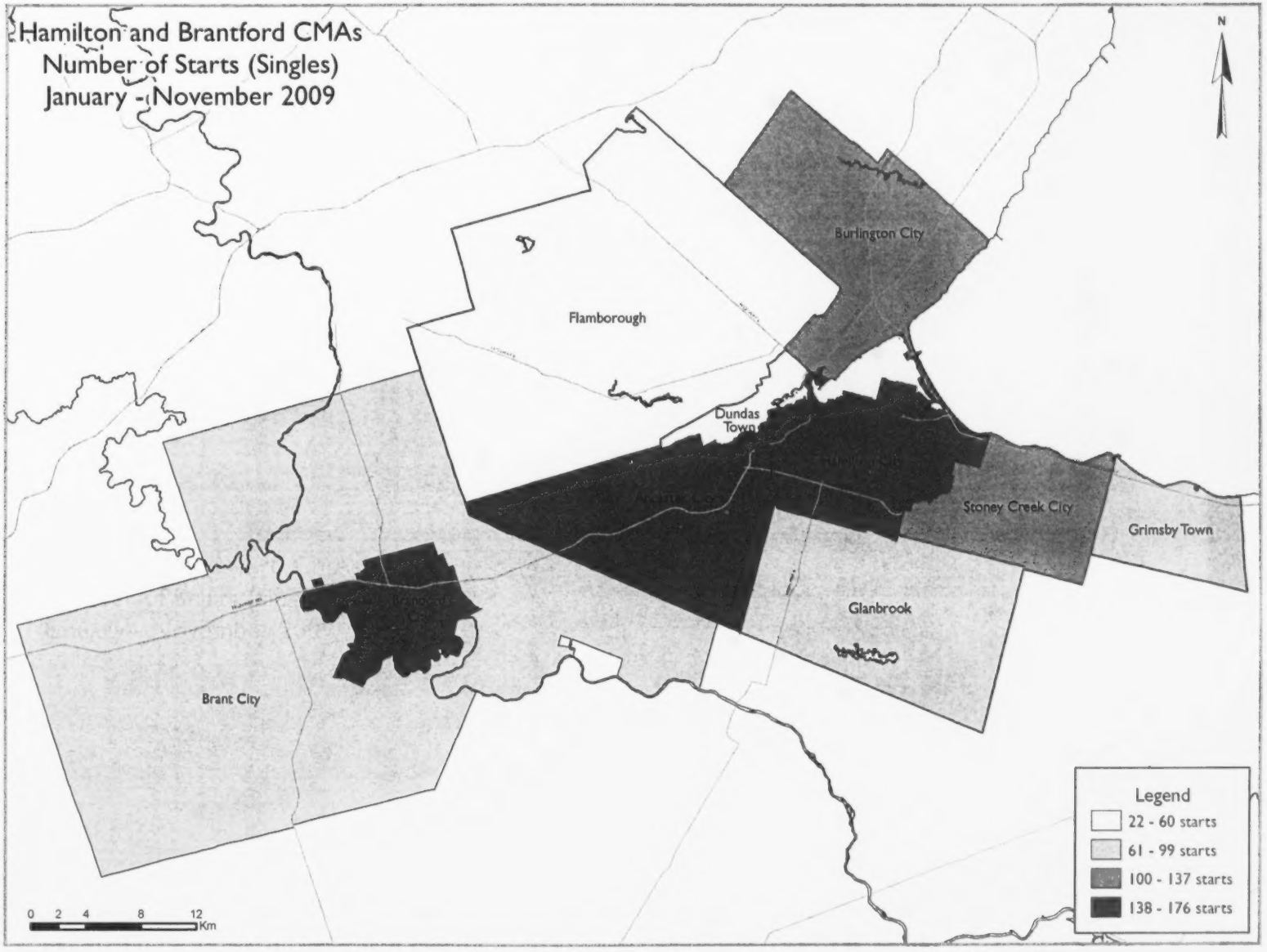
In Brantford, new home starts in November were nearly the same as they were in October and also a year ago. There were 20 single-detached homes started and 14 condominium townhouse units started. For the year to date however, starts were down by approximately 29 per cent. Both starts and completions of homes were down this year.

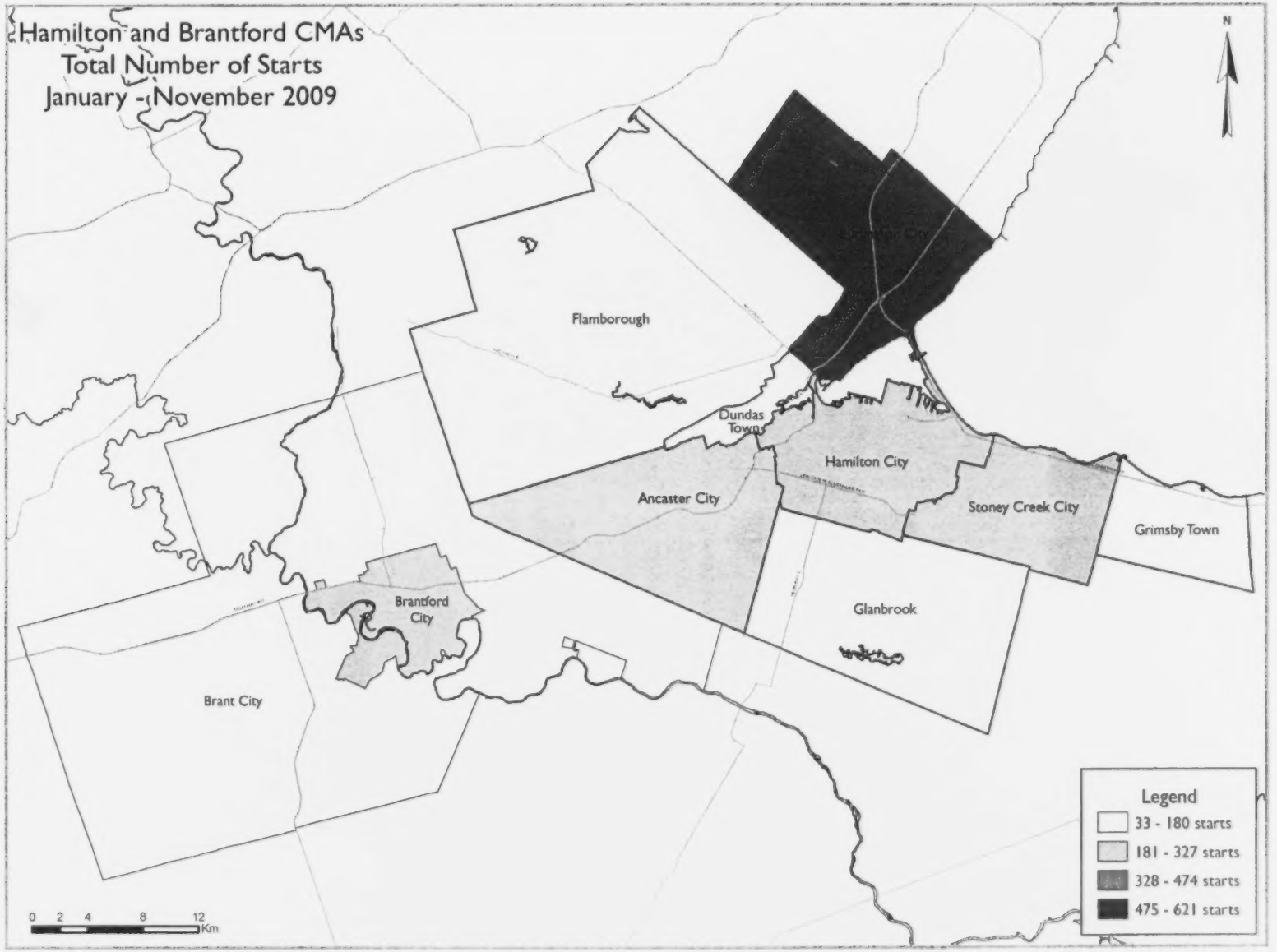

Hamilton and Brantford CMAs
Number of Starts (Multiples)
November 2009
N
Flamborough
Dundas Town
Hamilton City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
Legend
No starts
7 - 15 starts
16 - 23 starts
24 - 31 starts
32 - 40 starts
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
November 2009
N
Burlington City
Flamborough
Dundas Town
Ancaster City
Hamilton City
Stoney Creek City
Grimsby Town
Brantford City
Glanbrook
Brant City
Legend
4 - 8 starts
9 - 12 starts
13 - 16 starts
17 - 21 starts
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Total Number of Starts
November 2009
N
Flamborough
Dundas Town
Hamilton City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
Legend
7 - 19 starts
20 - 31 starts
32 - 43 starts
44 - 56 starts
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - November 2009
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
4 - 127 starts
128 - 251 starts
252 - 375 starts
376 - 499 starts


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - November 2009
N
Burlington City
Flamborough
Dundas Town
Stoney Creek City
Grimsby Town
Glanbrook
Brant City
Legend
22 - 60 starts
61 - 99 starts
100 - 137 starts
138 - 176 starts
0 2 4 8 12
Km


Hamilton and Brantford CMAs
Total Number of Starts
January - November 2009
N
Flamborough
Dundas Town
Hamilton City
Ancaster City
Stoney Creek City
Grimsby Town
Glanbrook
Brantford City
Brant City
0 2 4 8 12 Km
Legend
33 - 180 starts
181 - 327 starts
328 - 474 starts
475 - 621 starts

HOUSING NOW REPORT TABLES

Available in ALL reports:

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2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
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1.2	History of Housing Activity (once a year)
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4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Activity Summary of Hamilton CMA
November 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2009	79	44	42	1	21	0	0	0	187
November 2008	89	2	66	0	61	0	0	0	218
% Change	-11.2	**	-36.4	n/a	-65.6	n/a	n/a	n/a	-14.2
Year-to-date 2009	801	104	183	6	223	90	0	264	1,672
Year-to-date 2008	1,614	116	595	8	598	498	0	0	3,429
% Change	-50.4	-10.3	-69.2	-25.0	-62.7	-81.9	n/a	n/a	-51.2
UNDER CONSTRUCTION									
November 2009	540	90	242	4	533	564	0	264	2,238
November 2008	906	74	556	6	731	810	0	123	3,206
% Change	-40.4	21.6	-56.5	-33.3	-27.1	-30.4	n/a	114.6	-30.2
COMPLETIONS									
November 2009	90	14	58	1	47	0	0	0	210
November 2008	155	18	27	2	14	0	3	0	219
% Change	-41.9	-22.2	114.8	-50.0	**	n/a	-100.0	n/a	-4.1
Year-to-date 2009	1,100	68	451	8	451	336	0	123	2,537
Year-to-date 2008	1,625	108	430	7	309	0	4	30	2,513
% Change	-32.3	-37.0	4.9	14.3	46.0	n/a	-100.0	**	1.0
COMPLETED & NOT ABSORBED									
November 2009	42	2	26	0	11	15	0	0	96
November 2008	79	17	31	0	2	0	0	6	135
% Change	-46.8	-88.2	-16.1	n/a	**	n/a	n/a	-100.0	-28.9
ABSORBED									
November 2009	87	20	58	1	46	0	0	0	212
November 2008	157	9	32	2	14	0	3	0	217
% Change	-44.6	122.2	81.3	-50.0	**	n/a	-100.0	n/a	-2.3
Year-to-date 2009	1,126	85	466	8	442	321	0	127	2,575
Year-to-date 2008	1,621	93	422	7	319	24	4	61	2,551
% Change	-30.5	-8.6	10.4	14.3	38.6	**	-100.0	108.2	0.9

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1b: Housing Activity Summary of Brantford CMA November 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2009	19	0	0	1	14	0	0	0	34
November 2008	20	0	0	2	6	0	7	0	35
% Change	-5.0	n/a	n/a	-50.0	133.3	n/a	-100.0	n/a	-2.9
Year-to-date 2009	245	12	12	1	30	0	0	3	303
Year-to-date 2008	274	4	50	3	59	21	7	8	426
% Change	-10.6	200.0	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-28.9
UNDER CONSTRUCTION									
November 2009	106	6	9	1	47	0	0	2	171
November 2008	104	2	30	7	47	21	7	6	224
% Change	1.9	200.0	-70.0	-85.7	0.0	-100.0	-100.0	-66.7	-23.7
COMPLETIONS									
November 2009	27	0	3	0	0	0	0	0	30
November 2008	41	2	0	0	10	0	0	0	53
% Change	-34.1	-100.0	n/a	n/a	-100.0	n/a	n/a	n/a	-43.4
Year-to-date 2009	229	8	33	7	18	21	7	8	331
Year-to-date 2008	385	12	34	6	52	0	0	2	491
% Change	-40.5	-33.3	-2.9	16.7	-65.4	n/a	n/a	**	-32.6
COMPLETED & NOT ABSORBED									
November 2009	37	0	8	1	22	18	0	0	86
November 2008	74	0	11	3	28	0	0	0	116
% Change	-50.0	n/a	-27.3	-66.7	-21.4	n/a	n/a	n/a	-25.9
ABSORBED									
November 2009	15	0	5	0	6	0	0	0	26
November 2008	30	2	4	0	1	0	0	0	37
% Change	-50.0	-100.0	25.0	n/a	**	n/a	n/a	n/a	-29.7
Year-to-date 2009	261	8	34	9	31	3	7	8	361
Year-to-date 2008	413	14	28	7	58	0	6	2	528
% Change	-36.8	-42.9	21.4	28.6	-46.6	n/a	16.7	**	-31.6

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
New City of Hamilton									
November 2009	66	4	42	1	21	0	0	0	134
November 2008	68	0	37	0	45	0	0	0	150
Hamilton City									
November 2009	21	0	0	0	0	0	0	0	21
November 2008	26	0	15	0	0	0	0	0	41
Stoney Creek City									
November 2009	9	0	7	0	0	0	0	0	16
November 2008	12	0	5	0	29	0	0	0	46
Ancaster City									
November 2009	19	2	35	0	0	0	0	0	56
November 2008	22	0	0	0	0	0	0	0	22
Dundas Town									
November 2009	3	2	0	1	9	0	0	0	15
November 2008	2	0	6	0	8	0	0	0	16
Flamborough									
November 2009	8	0	0	0	0	0	0	0	8
November 2008	3	0	0	0	0	0	0	0	3
Glanbrook									
November 2009	6	0	0	0	12	0	0	0	18
November 2008	3	0	11	0	8	0	0	0	22
Burlington City									
November 2009	6	40	0	0	0	0	0	0	46
November 2008	16	2	0	0	16	0	0	0	34
Grimsby Town									
November 2009	7	0	0	0	0	0	0	0	7
November 2008	5	0	29	0	0	0	0	0	34
Hamilton CMA									
November 2009	79	44	42	1	21	0	0	0	187
November 2008	89	2	66	0	61	0	0	0	218
Brant City									
November 2009	8	0	0	0	0	0	0	0	8
November 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2009	11	0	0	1	14	0	0	0	26
November 2008	11	0	0	2	6	0	7	0	26
Brantford CMA									
November 2009	19	0	0	1	14	0	0	0	34
November 2008	20	0	0	2	6	0	7	0	35

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
New City of Hamilton									
November 2009	378	18	201	4	430	207	0	0	1,239
November 2008	553	12	435	0	548	305	0	123	1,976
Hamilton City									
November 2009	123	4	12	0	84	83	0	0	307
November 2008	146	4	93	0	17	119	0	123	502
Stoney Creek City									
November 2009	58	2	63	0	32	0	0	0	155
November 2008	88	2	85	0	65	0	0	0	240
Ancaster City									
November 2009	101	10	47	0	103	62	0	0	323
November 2008	94	6	8	0	126	62	0	0	296
Dundas Town									
November 2009	11	2	6	4	29	62	0	0	114
November 2008	13	0	11	0	38	124	0	0	186
Flamborough									
November 2009	28	0	0	0	0	0	0	0	28
November 2008	73	0	99	0	0	0	0	0	172
Glanbrook									
November 2009	57	0	73	0	182	0	0	0	312
November 2008	139	0	139	0	302	0	0	0	580
Burlington City									
November 2009	131	72	25	0	79	357	0	264	928
November 2008	311	62	57	6	183	505	0	0	1,124
Grimsby Town									
November 2009	31	0	16	0	24	0	0	0	71
November 2008	42	0	64	0	0	0	0	0	106
Hamilton CMA									
November 2009	540	90	242	4	533	564	0	264	2,238
November 2008	906	74	556	6	731	810	0	123	3,206
Brant City									
November 2009	51	0	6	0	0	0	0	0	57
November 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2009	55	6	3	1	47	0	0	2	114
November 2008	43	2	23	7	47	0	7	6	135
Brantford CMA									
November 2009	106	6	9	1	47	0	0	2	171
November 2008	104	2	30	7	47	21	7	6	224

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
New City of Hamilton									
November 2009	76	0	53	1	47	0	0	0	177
November 2008	109	0	27	0	10	0	3	0	149
Hamilton City									
November 2009	17	0	0	0	0	0	0	0	17
November 2008	31	0	0	0	0	0	3	0	34
Stoney Creek City									
November 2009	23	0	11	0	23	0	0	0	57
November 2008	29	0	0	0	0	0	0	0	29
Ancaster City									
November 2009	10	0	6	0	0	0	0	0	16
November 2008	5	0	6	0	0	0	0	0	11
Dundas Town									
November 2009	5	0	0	1	0	0	0	0	6
November 2008	0	0	0	0	0	0	0	0	0
Flamborough									
November 2009	9	0	0	0	0	0	0	0	9
November 2008	28	0	15	0	0	0	0	0	43
Glanbrook									
November 2009	12	0	36	0	24	0	0	0	72
November 2008	16	0	6	0	10	0	0	0	32
Burlington City									
November 2009	4	14	5	0	0	0	0	0	23
November 2008	34	18	0	2	4	0	0	0	58
Grimsby Town									
November 2009	10	0	0	0	0	0	0	0	10
November 2008	12	0	0	0	0	0	0	0	12
Hamilton CMA									
November 2009	90	14	58	1	47	0	0	0	210
November 2008	155	18	27	2	14	0	3	0	219
Brant City									
November 2009	3	0	0	0	0	0	0	0	3
November 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2009	24	0	3	0	0	0	0	0	27
November 2008	33	2	0	0	10	0	0	0	45
Brantford CMA									
November 2009	27	0	3	0	0	0	0	0	30
November 2008	41	2	0	0	10	0	0	0	53

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket
November 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
New City of Hamilton									
November 2009	28	1	21	0	2	0	0	0	52
November 2008	50	2	20	0	0	0	0	6	78
Hamilton City									
November 2009	2	0	0	0	0	0	0	0	2
November 2008	3	1	0	0	0	0	0	6	10
Stoney Creek City									
November 2009	25	0	18	0	2	0	0	0	45
November 2008	44	0	13	0	0	0	0	0	57
Ancaster City									
November 2009	0	0	0	0	0	0	0	0	0
November 2008	0	0	1	0	0	0	0	0	1
Dundas Town									
November 2009	0	0	0	0	0	0	0	0	0
November 2008	0	0	0	0	0	0	0	0	0
Flamborough									
November 2009	1	0	0	0	0	0	0	0	1
November 2008	3	0	0	0	0	0	0	0	3
Glanbrook									
November 2009	0	1	3	0	0	0	0	0	4
November 2008	0	1	6	0	0	0	0	0	7
Burlington City									
November 2009	4	1	5	0	9	15	0	0	34
November 2008	14	15	8	0	2	0	0	0	39
Grimsby Town									
November 2009	10	0	0	0	0	0	0	0	10
November 2008	15	0	3	0	0	0	0	0	18
Hamilton CMA									
November 2009	42	2	26	0	11	15	0	0	96
November 2008	79	17	31	0	2	0	0	6	135
Brant City									
November 2009	4	0	1	0	0	18	0	0	23
November 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2009	33	0	7	1	22	0	0	0	63
November 2008	66	0	6	3	28	0	0	0	103
Brantford CMA									
November 2009	37	0	8	1	22	18	0	0	86
November 2008	74	0	11	3	28	0	0	0	116

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1: Housing Activity Summary by Submarket November 2009

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
New City of Hamilton									
November 2009	75	0	56	1	46	0	0	0	178
November 2008	107	0	32	0	10	0	3	0	152
Hamilton City									
November 2009	17	0	0	0	0	0	0	0	17
November 2008	30	0	0	0	0	0	3	0	33
Stoney Creek City									
November 2009	20	0	14	0	22	0	0	0	56
November 2008	28	0	5	0	0	0	0	0	33
Ancaster City									
November 2009	10	0	6	0	0	0	0	0	16
November 2008	5	0	6	0	0	0	0	0	11
Dundas Town									
November 2009	5	0	0	1	0	0	0	0	6
November 2008	0	0	0	0	0	0	0	0	0
Flamborough									
November 2009	11	0	0	0	0	0	0	0	11
November 2008	28	0	15	0	0	0	0	0	43
Glanbrook									
November 2009	12	0	36	0	24	0	0	0	72
November 2008	16	0	6	0	10	0	0	0	32
Burlington City									
November 2009	5	20	0	0	0	0	0	0	25
November 2008	38	9	0	2	4	0	0	0	53
Grimsby Town									
November 2009	7	0	2	0	0	0	0	0	9
November 2008	12	0	0	0	0	0	0	0	12
Hamilton CMA									
November 2009	87	20	58	1	46	0	0	0	212
November 2008	157	9	32	2	14	0	3	0	217
Brant City									
November 2009	2	0	2	0	0	0	0	0	4
November 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City									
November 2009	13	0	3	0	6	0	0	0	22
November 2008	22	2	3	0	1	0	0	0	28
Brantford CMA									
November 2009	15	0	5	0	6	0	0	0	26
November 2008	30	2	4	0	1	0	0	0	37

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2a: History of Housing Starts of Hamilton CMA
1999 - 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043
% Change	16.2	-35.4	31.0	-5.9	-23.5	-64.0	-91.0	-30.7	-3.2
2005	1,485	192	452	17	473	261	89	176	3,145
% Change	-25.3	24.7	-14.6	183.3	-26.2	-53.1	196.7	-5.9	-23.2
2004	1,989	154	529	6	641	557	30	187	4,093
% Change	14.2	67.4	-6.7	**	-3.8	**	n/a	**	25.6
2003	1,742	92	567	1	666	164	0	13	3,260
% Change	-22.6	13.6	-7.7	-87.5	5.0	47.7	-100.0	-86.3	-14.3
2002	2,251	81	614	8	634	111	3	95	3,803
% Change	22.4	-19.0	68.7	166.7	8.4	-76.1	n/a	n/a	13.0
2001	1,839	100	364	3	585	465	0	0	3,365
% Change	-1.4	-21.9	-13.1	-84.2	25.3	138.5	n/a	-100.0	8.3
2000	1,865	128	419	19	467	195	0	15	3,108
% Change	-0.3	-9.9	18.4	-32.1	-18.1	-79.5	-100.0	n/a	-20.8
1999	1,870	142	354	28	570	951	8	0	3,923

Source: CMHC (Starts and Completions Survey)

Table 1.2b: History of Housing Starts of Brantford CMA
1999 - 2008

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409
% Change	11.6	0.0	-100.0	-100.0	-59.8	n/a	-100.0	-94.8	-23.4
2005	320	2	10	11	117	0	13	58	534
% Change	-22.7	-66.7	42.9	n/a	112.7	n/a	n/a	n/a	10.8
2004	414	6	7	0	55	0	0	0	482
% Change	10.4	0.0	-36.4	-100.0	3.8	n/a	n/a	n/a	5.2
2003	375	6	11	13	53	0	0	0	458
% Change	-32.8	-83.3	175.0	160.0	15.2	-100.0	n/a	n/a	-34.6
2002	558	36	4	5	46	40	0	0	700
% Change	55.0	-21.7	-33.3	n/a	-27.0	n/a	n/a	n/a	47.4
2001	360	46	6	0	63	0	0	0	475
% Change	-3.7	76.9	-33.3	n/a	-17.1	n/a	n/a	n/a	-2.1
2000	374	26	9	0	76	0	0	0	485
% Change	20.3	62.5	12.5	n/a	153.3	n/a	n/a	-100.0	28.6
1999	311	16	8	0	30	0	0	12	377

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
November 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008	% Change
Hamilton CMA	80	89	44	2	63	127	0	0	187	218	-14.2
New City of Hamilton	67	68	4	0	63	82	0	0	134	150	-10.7
Hamilton City	21	26	0	0	0	15	0	0	21	41	-48.8
Stoney Creek City	9	12	0	0	7	34	0	0	16	46	-65.2
Ancaster City	19	22	2	0	35	0	0	0	56	22	154.5
Dundas Town	4	2	2	0	9	14	0	0	15	16	-6.3
Flamborough	8	3	0	0	0	0	0	0	8	3	166.7
Glanbrook	6	3	0	0	12	19	0	0	18	22	-18.2
Burlington City	6	16	40	2	0	16	0	0	46	34	35.3
Grimsby Town	7	5	0	0	0	29	0	0	7	34	-79.4
Brantford CMA	20	22	0	0	14	13	0	0	34	35	-2.9
Brant City	8	n/a	0	n/a	0	n/a	0	n/a	8	n/a	n/a
Brantford City	12	13	0	0	14	13	0	0	26	26	0.0

Table 2.1: Starts by Submarket and by Dwelling Type
January - November 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	808	1,622	108	132	402	1,177	354	498	1,672	3,429	-51.2
New City of Hamilton	611	1024	14	32	328	868	0	124	953	2048	-53.5
Hamilton City	171	290	4	16	88	93	0	0	263	399	-34.1
Stoney Creek City	130	261	2	2	77	156	0	0	209	419	-50.1
Ancaster City	160	114	6	14	74	75	0	62	240	265	-9.4
Dundas Town	22	22	2	0	9	61	0	62	33	145	-77.2
Flamborough	45	161	0	0	4	114	0	0	49	275	-82.2
Glanbrook	83	176	0	0	76	369	0	0	159	545	-70.8
Burlington City	122	503	94	100	51	241	354	374	621	1218	-49.0
Grimsby Town	75	95	0	0	23	68	0	0	98	163	-39.9
Brantford CMA	246	277	12	4	42	116	3	29	303	426	-28.9
Brant City	70	n/a	0	n/a	6	n/a	1	n/a	77	n/a	n/a
Brantford City	176	171	12	4	36	103	2	8	226	286	-21.0

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
November 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008
Hamilton CMA	63	127	0	0	0	0	0	0
New City of Hamilton	63	82	0	0	0	0	0	0
Hamilton City	0	15	0	0	0	0	0	0
Stoney Creek City	7	34	0	0	0	0	0	0
Ancaster City	35	0	0	0	0	0	0	0
Dundas Town	9	14	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	12	19	0	0	0	0	0	0
Burlington City	0	16	0	0	0	0	0	0
Grimsby Town	0	29	0	0	0	0	0	0
Brantford CMA	14	6	0	7	0	0	0	0
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	14	6	0	7	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - November 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	402	1,177	0	0	90	498	264	0
New City of Hamilton	328	868	0	0	0	124	0	0
Hamilton City	88	93	0	0	0	0	0	0
Stoney Creek City	77	156	0	0	0	0	0	0
Ancaster City	74	75	0	0	0	62	0	0
Dundas Town	9	61	0	0	0	62	0	0
Flamborough	4	114	0	0	0	0	0	0
Glanbrook	76	369	0	0	0	0	0	0
Burlington City	51	241	0	0	90	374	264	0
Grimsby Town	23	68	0	0	0	0	0	0
Brantford CMA	42	109	0	7	0	21	3	8
Brant City	6	n/a	0	n/a	0	n/a	1	n/a
Brantford City	36	96	0	7	0	0	2	8

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market November 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008
Hamilton CMA	**165**	**157**	**22**	**61**	**0**	**0**	**187**	**218**
New City of Hamilton	112	105	22	45	0	0	134	150
Hamilton City	21	41	0	0	0	0	21	41
Stoney Creek City	16	17	0	29	0	0	16	46
Ancaster City	56	22	0	0	0	0	56	22
Dundas Town	5	8	10	8	0	0	15	16
Flamborough	8	3	0	0	0	0	8	3
Glanbrook	6	14	12	8	0	0	18	22
Burlington City	46	18	0	16	0	0	46	34
Grimsby Town	7	34	0	0	0	0	7	34
Brantford CMA	**19**	**20**	**15**	**8**	**0**	**7**	**34**	**35**
Brant City	8	n/a	0	n/a	0	n/a	8	n/a
Brantford City	11	11	15	8	0	7	26	26

Table 2.5: Starts by Submarket and by Intended Market January - November 2009								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	**1,088**	**2,325**	**319**	**1,104**	**264**	**0**	**1,672**	**3,429**
New City of Hamilton	781	1,525	171	523	0	0	953	2,048
Hamilton City	186	399	76	0	0	0	263	399
Stoney Creek City	202	362	7	57	0	0	209	419
Ancaster City	219	122	21	143	0	0	240	265
Dundas Town	18	39	15	106	0	0	33	145
Flamborough	49	275	0	0	0	0	49	275
Glanbrook	107	328	52	217	0	0	159	545
Burlington City	232	637	125	581	264	0	621	1,218
Grimsby Town	75	163	23	0	0	0	98	163
Brantford CMA	**269**	**328**	**31**	**83**	**3**	**15**	**303**	**426**
Brant City	76	n/a	0	n/a	1	n/a	77	n/a
Brantford City	193	209	31	62	2	15	226	286

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
November 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008	% Change
Hamilton CMA	91	157	14	18	105	44	0	0	210	219	-4.1
New City of Hamilton	77	109	0	0	100	40	0	0	177	149	18.8
Hamilton City	17	31	0	0	0	3	0	0	17	34	-50.0
Stoney Creek City	23	29	0	0	34	0	0	0	57	29	96.6
Ancaster City	10	5	0	0	6	6	0	0	16	11	45.5
Dundas Town	6	0	0	0	0	0	0	0	6	0	n/a
Flamborough	9	28	0	0	0	15	0	0	9	43	-79.1
Glanbrook	12	16	0	0	60	16	0	0	72	32	125.0
Burlington City	4	36	14	18	5	4	0	0	23	58	-60.3
Grimsby Town	10	12	0	0	0	0	0	0	10	12	-16.7
Brantford CMA	27	41	0	2	3	10	0	0	30	53	-43.4
Brant City	3	n/a	0	n/a	0	n/a	0	n/a	3	n/a	n/a
Brantford City	24	33	0	2	3	10	0	0	27	45	-40.0

Table 3.1: Completions by Submarket and by Dwelling Type
January - November 2009

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	% Change
Hamilton CMA	1108	1633	72	118	898	732	459	30	2537	2513	1.0
New City of Hamilton	741	1036	8	30	673	446	221	30	1643	1542	6.5
Hamilton City	179	312	4	18	110	3	159	30	452	363	24.5
Stoney Creek City	164	254	2	0	125	93	0	0	291	347	-16.1
Ancaster City	157	89	2	0	64	99	0	0	223	188	18.6
Dundas Town	19	18	0	2	23	12	62	0	104	32	**
Flamborough	82	158	0	2	103	15	0	0	185	175	5.7
Glanbrook	140	205	0	8	248	224	0	0	388	437	-11.2
Burlington City	280	486	64	88	177	227	238	0	759	801	-5.2
Grimsby Town	87	111	0	0	48	59	0	0	135	170	-20.6
Brantford CMA	236	391	8	12	58	86	29	2	331	491	-32.6
Brant City	78	n/a	0	n/a	7	n/a	23	n/a	108	n/a	n/a
Brantford City	158	262	8	12	51	80	6	2	223	356	-37.4

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market November 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008
Hamilton CMA	**105**	**41**	**0**	**3**	**0**	**0**	**0**	**0**
New City of Hamilton	100	37	0	3	0	0	0	0
Hamilton City	0	0	0	3	0	0	0	0
Stoney Creek City	34	0	0	0	0	0	0	0
Ancaster City	6	6	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	15	0	0	0	0	0	0
Glanbrook	60	16	0	0	0	0	0	0
Burlington City	5	4	0	0	0	0	0	0
Grimsby Town	0	0	0	0	0	0	0	0
Brantford CMA	**3**	**10**	**0**	**0**	**0**	**0**	**0**	**0**
Brant City	0	n/a	0	n/a	0	n/a	0	n/a
Brantford City	3	10	0	0	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market January - November 2009

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	**898**	**729**	**0**	**3**	**336**	**0**	**123**	**30**
New City of Hamilton	673	443	0	3	98	0	123	30
Hamilton City	110	0	0	3	36	0	123	30
Stoney Creek City	125	93	0	0	0	0	0	0
Ancaster City	64	99	0	0	0	0	0	0
Dundas Town	23	12	0	0	62	0	0	0
Flamborough	103	15	0	0	0	0	0	0
Glanbrook	248	224	0	0	0	0	0	0
Burlington City	177	227	0	0	238	0	0	0
Grimsby Town	48	59	0	0	0	0	0	0
Brantford CMA	**51**	**86**	**7**	**0**	**21**	**0**	**8**	**2**
Brant City	7	n/a	0	n/a	21	n/a	2	n/a
Brantford City	44	80	7	0	0	0	6	2

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
November 2009

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008	Nov 2009	Nov 2008
Hamilton CMA	162	200	48	16	0	3	210	219
New City of Hamilton	129	136	48	10	0	3	177	149
Hamilton City	17	31	0	0	0	3	17	34
Stoney Creek City	34	29	23	0	0	0	57	29
Ancaster City	16	11	0	0	0	0	16	11
Dundas Town	5	0	1	0	0	0	6	0
Flamborough	9	43	0	0	0	0	9	43
Glanbrook	48	22	24	10	0	0	72	32
Burlington City	23	52	0	6	0	0	23	58
Grimsby Town	10	12	0	0	0	0	10	12
Brantford CMA	30	43	0	10	0	0	30	53
Brant City	3	n/a	0	n/a	0	n/a	3	n/a
Brantford City	27	35	0	10	0	0	27	45

Table 3.5: Completions by Submarket and by Intended Market
January - November 2009

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008	YTD 2009	YTD 2008
Hamilton CMA	1,619	2,163	795	316	123	34	2,537	2,513
New City of Hamilton	1,125	1,325	395	183	123	34	1,643	1,542
Hamilton City	276	326	53	3	123	34	452	363
Stoney Creek City	239	347	52	0	0	0	291	347
Ancaster City	173	119	50	69	0	0	223	188
Dundas Town	22	26	82	6	0	0	104	32
Flamborough	185	175	0	0	0	0	185	175
Glanbrook	230	332	158	105	0	0	388	437
Burlington City	359	668	400	133	0	0	759	801
Grimsby Town	135	170	0	0	0	0	135	170
Brantford CMA	270	431	46	58	15	2	331	491
Brant City	85	n/a	21	n/a	2	n/a	108	n/a
Brantford City	185	296	25	58	13	2	223	356

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
New City of Hamilton													
November 2009	1	1.3	3	4.0	15	20.0	15	20.0	41	54.7	75	355,000	384,294
November 2008	1	0.9	2	1.9	18	16.8	39	36.4	47	43.9	107	344,990	370,532
Year-to-date 2009	6	0.8	21	2.8	141	18.8	178	23.7	404	53.9	750	356,950	400,905
Year-to-date 2008	10	1.0	35	3.4	149	14.6	336	32.8	494	48.2	1,024	347,000	377,624
Hamilton City													
November 2009	0	0.0	1	5.9	2	11.8	3	17.6	11	64.7	17	375,000	359,347
November 2008	0	0.0	0	0.0	4	13.3	9	30.0	17	56.7	30	359,500	374,669
Year-to-date 2009	2	1.1	3	1.7	18	10.1	51	28.5	105	58.7	179	357,990	379,568
Year-to-date 2008	4	1.3	9	2.8	41	12.9	122	38.4	142	44.7	318	343,000	351,219
Stoney Creek City													
November 2009	0	0.0	0	0.0	8	40.0	3	15.0	9	45.0	20	330,990	408,514
November 2008	0	0.0	0	0.0	5	17.9	9	32.1	14	50.0	28	348,900	374,575
Year-to-date 2009	0	0.0	0	0.0	59	34.5	64	37.4	48	28.1	171	325,990	354,230
Year-to-date 2008	0	0.0	3	1.3	49	20.4	82	34.2	106	44.2	240	341,900	355,752
Ancaster City													
November 2009	0	0.0	0	0.0	0	0.0	2	22.2	7	77.8	9	--	--
November 2008	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	--	--
Year-to-date 2009	1	0.6	0	0.0	0	0.0	6	3.9	148	95.5	155	495,000	535,031
Year-to-date 2008	0	0.0	0	0.0	1	1.1	3	3.3	86	95.6	90	500,000	533,966
Dundas Town													
November 2009	0	0.0	0	0.0	0	0.0	1	16.7	5	83.3	6	--	--
November 2008	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	--	--
Year-to-date 2009	0	0.0	0	0.0	3	15.8	2	10.5	14	73.7	19	448,900	444,126
Year-to-date 2008	0	0.0	0	0.0	0	0.0	0	0.0	18	100.0	18	493,450	518,190
Flamborough													
November 2009	1	9.1	2	18.2	1	9.1	2	18.2	5	45.5	11	349,900	366,426
November 2008	1	3.6	0	0.0	7	25.0	12	42.9	8	28.6	28	317,000	345,281
Year-to-date 2009	3	3.6	15	18.1	5	6.0	16	19.3	44	53.0	83	357,000	402,581
Year-to-date 2008	4	2.6	16	10.5	18	11.8	50	32.7	65	42.5	153	329,000	413,641
Glanbrook													
November 2009	0	0.0	0	0.0	4	33.3	4	33.3	4	33.3	12	332,000	343,173
November 2008	0	0.0	2	12.5	2	12.5	9	56.3	3	18.8	16	328,990	335,496
Year-to-date 2009	0	0.0	3	2.1	56	39.2	39	27.3	45	31.5	143	317,000	331,332
Year-to-date 2008	2	1.0	7	3.4	40	19.5	79	38.5	77	37.6	205	336,990	336,200
Burlington City													
November 2009	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	5	--	--
November 2008	0	0.0	0	0.0	0	0.0	0	0.0	40	100.0	40	424,990	447,927
Year-to-date 2009	0	0.0	0	0.0	0	0.0	4	1.4	288	98.6	292	463,990	603,749
Year-to-date 2008	0	0.0	0	0.0	0	0.0	23	4.8	458	95.2	481	408,990	462,016
Grimsby Town													
November 2009	0	0.0	0	0.0	1	14.3	5	71.4	1	14.3	7	--	--
November 2008	0	0.0	0	0.0	1	8.3	9	75.0	2	16.7	12	341,900	339,483
Year-to-date 2009	0	0.0	0	0.0	5	5.7	63	72.4	19	21.8	87	329,900	353,705
Year-to-date 2008	0	0.0	0	0.0	12	9.7	79	63.7	33	26.6	124	336,900	362,287

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $200,000		$200,000 - $249,999		$250,000 - $299,999		$300,000 - $349,999		$350,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
November 2009	1	1.1	3	3.4	16	18.4	20	23.0	47	54.0	87	355,000	385,544
November 2008	1	0.6	2	1.3	19	11.9	48	30.2	89	56.0	159	360,000	387,659
Year-to-date 2009	6	0.5	21	1.9	146	12.9	245	21.7	711	63.0	1,129	385,000	449,731
Year-to-date 2008	10	0.6	35	2.1	161	9.9	438	26.9	985	60.5	1,629	370,328	401,390

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
November 2009

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $125,000		$125,000 - $149,999		$150,000 - $174,999		$175,000 - $199,999		$200,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
November 2009	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	--	--
November 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Year-to-date 2009	1	1.2	0	0.0	8	9.8	2	2.4	71	86.6	82	316,500	345,855
Year-to-date 2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Brantford City													
November 2009	0	0.0	0	0.0	0	0.0	0	0.0	13	100.0	13	236,900	474,175
November 2008	1	4.5	5	22.7	0	0.0	2	9.1	14	63.6	22	220,000	217,681
Year-to-date 2009	3	1.6	16	8.5	38	20.2	8	4.3	123	65.4	188	230,650	245,963
Year-to-date 2008	12	4.4	42	15.3	24	8.8	29	10.6	167	60.9	274	225,000	219,119
Brantford CMA													
November 2009	0	0.0	0	0.0	0	0.0	0	0.0	15	100.0	15	285,000	473,612
November 2008	1	3.3	5	16.7	2	6.7	2	6.7	20	66.7	30	230,000	256,000
Year-to-date 2009	4	1.5	16	5.9	46	17.0	10	3.7	194	71.9	270	248,000	276,301
Year-to-date 2008	13	3.1	42	10.0	50	11.9	34	8.1	281	66.9	420	240,000	255,825

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford
Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units November 2009						
Submarket	Nov 2009	Nov 2008	% Change	YTD 2009	YTD 2008	% Change
Hamilton CMA	385,544	387,659	-0.5	449,731	401,390	12.0
New City of Hamilton	384,294	370,532	3.7	400,905	377,624	6.2
Hamilton City	359,347	374,669	-4.1	379,568	351,219	8.1
Stoney Creek City	408,514	374,575	9.1	354,230	355,752	-0.4
Ancaster City	--	--	n/a	535,031	533,966	0.2
Dundas Town	--	--	n/a	444,126	518,190	-14.3
Flamborough	366,426	345,281	6.1	402,581	413,641	-2.7
Glanbrook	343,173	335,496	2.3	331,332	336,200	-1.4
Burlington City	--	447,927	n/a	603,749	462,016	30.7
Grimsby Town	--	339,483	n/a	353,705	362,287	-2.4
Brantford CMA	473,612	256,000	85.0	276,301	255,825	8.0
Brant City	--	n/a	n/a	345,855	n/a	n/a
Brantford City	474,175	217,681	117.8	245,963	219,119	12.3

NOTE: In 2007 the Brantford CMA includes the former Brantford CA and the former City of Brant while in 2006 data refers to the Brantford CA only
Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
November 2009

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	783	-0.4	1,170	1,608	1,659	70.5	278,189	8.8	279,178
	February	998	-3.2	1,079	1,514	1,592	67.8	276,297	1.2	269,873
	March	1,057	-17.0	1,042	1,617	1,561	66.8	289,226	10.8	289,881
	April	1,381	2.2	1,107	2,272	1,717	64.5	283,846	6.9	288,886
	May	1,435	-6.1	1,150	2,179	1,719	66.9	293,927	5.2	281,273
	June	1,325	-10.0	1,080	1,888	1,664	64.9	287,249	6.5	284,695
	July	1,204	-11.3	1,051	1,776	1,679	62.6	281,580	4.8	282,106
	August	947	-20.4	991	1,539	1,666	59.5	283,974	4.8	283,333
	September	979	-0.7	968	1,886	1,662	58.2	282,719	7.0	285,941
	October	889	-27.7	881	1,664	1,697	51.9	254,004	-8.7	269,672
	November	658	-36.5	821	1,214	1,734	47.3	284,469	6.3	285,961
	December	454	-27.4	770	554	1,361	56.6	240,073	-8.3	264,067
2009	January	447	-42.9	709	1,435	1,557	45.5	264,549	-4.9	271,395
	February	717	-28.2	837	1,368	1,535	54.5	265,452	-3.9	265,295
	March	1,002	-5.2	899	1,754	1,522	59.1	263,120	-9.0	275,371
	April	1,188	-14.0	989	1,851	1,489	66.4	286,191	0.8	280,199
	May	1,316	-8.3	1,057	1,754	1,451	72.8	297,132	1.1	285,949
	June	1,560	17.7	1,158	1,690	1,460	79.3	297,117	3.4	284,721
	July	1,318	9.5	1,103	1,594	1,510	73.0	296,591	5.3	297,077
	August	1,090	15.1	1,123	1,383	1,493	75.2	291,374	2.6	293,097
	September	1,162	18.7	1,146	1,606	1,442	79.5	304,670	7.8	299,365
	October	1,130	27.1	1,172	1,435	1,512	77.5	296,253	16.6	308,383
	November	1,017	54.6	1,227	1,216	1,610	76.2	310,377	9.1	311,065
	December									
	Q3 2008	3,130	-11.4		5,201			282,661	5.4	
	Q3 2009	3,570	14.1		4,583			297,628	5.3	
	YTD 2008	11,656	-12.0		19,157			282,376	4.9	
	YTD 2009	11,947	2.5		17,086			291,262	3.1	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford
November 2009

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2008	January	145	-3.3	203	304	322	63.0	205,398	7.2	215,306
	February	158	-21.4	150	322	298	50.3	229,561	13.9	235,325
	March	198	-5.7	190	288	306	62.1	219,169	2.6	220,301
	April	224	6.2	183	418	308	59.4	223,198	1.5	220,046
	May	236	-8.9	184	387	313	58.8	222,549	6.8	216,885
	June	237	-2.1	188	331	294	63.9	220,726	3.2	219,314
	July	197	-10.0	179	351	314	57.0	223,700	7.0	222,649
	August	172	-22.5	168	281	294	57.1	211,794	4.0	218,333
	September	195	21.1	195	322	288	67.7	220,508	7.0	222,067
	October	147	-16.0	159	323	329	48.3	214,326	1.6	216,821
	November	95	-42.4	144	212	295	48.8	211,549	-2.3	203,117
	December	93	3.3	154	129	307	50.2	211,125	-0.1	215,475
2009	January	95	-34.5	131	220	247	53.0	202,157	-1.6	208,216
	February	118	-25.3	127	247	252	50.4	205,770	-10.4	218,903
	March	155	-21.7	137	365	317	43.2	219,250	0.0	216,496
	April	175	-21.9	148	324	286	51.7	210,840	-5.5	206,692
	May	168	-28.8	140	322	270	51.9	213,223	-4.2	211,194
	June	223	-5.9	162	340	280	57.9	226,115	2.4	224,994
	July	208	5.6	174	298	277	62.8	235,504	5.3	230,060
	August	147	-14.5	147	276	293	50.2	212,326	0.3	222,384
	September	181	-7.2	169	305	278	60.8	229,386	4.0	222,783
	October	147	0.0	167	242	260	64.2	212,771	-0.7	209,365
	November	173	82.1	212	237	304	69.7	227,982	7.8	218,560
	December									
	Q3 2008	**564**	**-6.3**		**954**			**218,965**	**6.2**	
	Q3 2009	**536**	**-5.0**		**879**			**227,081**	**3.7**	
	YTD 2008	**2,004**	**-9.5**		**3,539**			**219,251**	**4.9**	
	YTD 2009	**1,790**	**-10.7**		**3,176**			**219,578**	**0.1**	

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[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
November 2009

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	150.7	110.9	374.8	5.8	66.9	807
	February	718	7.25	7.29	151.9	111.4	375.1	5.9	67.0	805
	March	712	7.15	7.19	153.1	111.7	376.4	6.1	67.4	804
	April	700	6.95	6.99	152.9	112.5	377.2	6.2	67.6	803
	May	679	6.15	6.65	153.2	113.6	377.6	6.0	67.4	801
	June	710	6.95	7.15	152.4	114.2	378.2	5.9	67.4	795
	July	710	6.95	7.15	152.6	115.1	376.9	5.5	66.8	793
	August	691	6.65	6.85	152.6	114.8	377.1	5.6	66.9	784
	September	691	6.65	6.85	153.0	115.1	375.1	5.5	66.4	787
	October	713	6.35	7.20	152.8	113.7	374.2	6.0	66.5	787
	November	713	6.35	7.20	152.3	113.5	370.9	6.7	66.4	789
	December	685	5.60	6.75	152.4	112.8	368.3	7.0	66.1	793
2009	January	627	5.00	5.79	152.3	112.4	366	8.0	66.3	796
	February	627	5.00	5.79	152.2	113.1	365.9	8.4	66.6	806
	March	613	4.50	5.55	151.9	113.7	371.1	8.8	67.9	809
	April	596	3.90	5.25	150.8	113.2	375.9	7.9	68.0	808
	May	596	3.90	5.25	149.1	114.0	379.8	7.4	68.3	803
	June	631	3.75	5.85	149.3	114.2	376.6	7.1	67.4	805
	July	631	3.75	5.85	150.9	113.7	372.5	8.2	67.5	817
	August	631	3.75	5.85	150.2	113.7	369.5	8.7	67.3	818
	September	610	3.70	5.49	150.5	113.8	369.8	9.1	67.5	822
	October	630	3.80	5.84	151.3	113.9	373.7	8.4	67.7	823
	November	616	3.60	5.59		114.6	376.2	8.0	67.8	832
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
November 2009

		Interest Rates			NHPI, Total, Hamilton CMA 1997=100	CPI, 1992 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2008	January	725	7.35	7.39	144.5	110.9	51.3	6.0	68.4	779
	February	718	7.25	7.29	145.2	111.4	51.4	6.0	68.4	785
	March	712	7.15	7.19	145.6	111.7	51.5	6.7	68.6	779
	April	700	6.95	6.99	145.8	112.5	51.4	6.7	68.6	775
	May	679	6.15	6.65	145.9	113.6	51.5	6.8	68.9	773
	June	710	6.95	7.15	146.4	114.2	51.6	6.6	68.9	764
	July	710	6.95	7.15	146.5	115.1	51.8	6.4	68.7	749
	August	691	6.65	6.85	146.6	114.8	52.4	6.3	69.4	752
	September	691	6.65	6.85	146.6	115.1	52.6	6.3	69.5	758
	October	713	6.35	7.20	146.6	113.7	52.4	6.5	69.5	772
	November	713	6.35	7.20	146.5	113.5	51.7	6.2	68.1	780
	December	685	5.60	6.75	146.5	112.8	51.5	5.7	67.5	792
2009	January	627	5.00	5.79	146.6	112.4	51	6.9	67.8	797
	February	627	5.00	5.79	146.6	113.1	50.8	7.8	68.3	785
	March	613	4.50	5.55	146.2	113.7	50.5	9.2	68.7	779
	April	596	3.90	5.25	145.5	113.2	50.7	9.1	68.8	777
	May	596	3.90	5.25	145.1	114.0	50.8	9.6	69.7	788
	June	631	3.75	5.85	145.1	114.2	51.0	10.2	70.7	793
	July	631	3.75	5.85	145.3	113.7	51.3	12.0	71.9	796
	August	631	3.75	5.85	145.4	113.7	51.2	12.5	72.4	800
	September	610	3.70	5.49	146.1	113.8	51.7	13.2	73.0	797
	October	630	3.80	5.84	146.5	113.9	52.6	12.6	73.4	785
	November	616	3.60	5.59		114.6	53.2	12.9	73.8	771
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions, except the Economic Indicators data (Table 6) which is based on Statistics Canada's 2001 Census area definitions.

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